

Child Labor in Chicago.

There are at least 15,000 children regularly employed in factories and shops in Chicago. Probably the actual number is much larger, for the State Factory and Workshop Inspector has not a sufficiently large force at his command to make a complete and thorough inspection. Of the 15,000 children actually found at work many are apparently less than the legal age—14 years—though in each case an affidavit is required from the child's parents setting forth that it is not less than 14.

In spite of the laws which are intended to check and control the employment of child labor, and in spite of the work of the State inspectors, the number of children employed in Chicago has largely increased during the last four or five years—at least so far as is shown by the reports of the inspectors.

More children are employed in the great department stores than in any other single line of business. Altogether more than 2,500 children work in these great shops. Nearly 2,000 little ones earn their living in the garment-making trades, nine-tenths of them being little girls, while in the department stores the sexes are almost evenly divided. Something like 1,500 boys and about 150 girls are employed in the metal-working industries, and in wood-working 1,100 boys and more than 150 girls. The big packing and slaughtering houses employ more than



CHILDREN AT WORK IN A SHOP.

500 children and printers and publishers nearly as many more.

As an indication that many children below the legal age of 14 years are employed, it is noted that the school census of last year shows no less than 34,000 more children between the ages of 8 and 14 years old in the city than are accounted for by the returns from the private schools and from the primary and grammar grades of the public schools. The reports from the public schools also show that during each year about 7,000 children between the ages of 10 and 14 years quit school. Altogether there would appear to be more than 40,000 children below the age of 14 years who are not attending school. These figures are, of course, only approximate and may be somewhat misleading, but, even after allowing for a large element of error, there are left thousands below the legal age who are probably working in one way or another.

The difficulty of enforcing the law which forbids the employment of children who are less than 14 years old lies in the fact that the inspectors have no way of going behind the affidavits which are made by the parents of the children, and which set forth in each case that the child is at least 14 years old.

Under the Illinois law any notary public is authorized to grant affidavits, and many of these officials issue them on demand without at all questioning the parents, who swear to the truth of the statements made. In other States different means have been taken to insure a greater proportion of truthful affidavits. In Massachusetts, for instance, all such affidavits are issued by the school authorities. In New York by the Health Board, and in Detroit, Mich., all affidavits must be obtained from the State Factory and Workshop Inspector on duty there. In each of these cases the only officials who are empowered to grant affidavits are directly interested in seeing that the law is enforced, and as a consequence it is not so easy to evade the law.

In New York State the law goes much further, and provides that no child between the ages of 14 and 16 years shall be employed in any manufacturing establishment unless it first procures from the local Board of Health a certificate showing that it is physically able to do the work in which it wishes to engage.

In many States also it is required that children under 16 years of age shall be required to demonstrate their ability to read and write English before they are permitted to go to work. New York, Pennsylvania, Massachusetts, Ohio and Indiana all enforce such a rule. Other States require proof of school attendance, and in Ohio the factory and shop inspectors are given the power of truancy officers. In Illinois there are no educational qualifications of any kind required of working children, though in some of the larger establishments the lack has been recognized by the voluntary establishment of primary schools, which the little employees are required or encouraged to attend.

Another respect in which Illinois is behind the other great manufacturing States is in the limiting of the hours of labor during which children under 18 years of age may be employed. The Illinois law provides that children under 16 may not be employed for more than ten hours a day or sixty hours a week, but it is found hard to enforce. Meanwhile New York, Pennsylvania, Massachusetts, Ohio and other States have passed laws providing that similar protection shall be extended to young workers until they reach the age of 18, and in several cases, notably that of Ohio, it is not lawful to keep children under 18 at work for more than 5½ hours in any one week. —Chicago Tribune.

OFFICIAL PUBLICATION.

ANNUAL STATEMENT OF THE Phoenix Insurance Company of Hartford, in the State of Connecticut, on the 31st day of December, 1902, made to the Insurance Superintendent of the State of Illinois, pursuant to law:

CAPITAL.
Amount of capital stock paid up in cash \$2,000,000.00
LEDGER ASSETS.
Book value of real estate owned by the company \$363,620.52
Mortgage loans on real estate \$8,000.00
Loans on collateral security 34,000.00
Book value of bonds and stocks 3,570,576.52
Cash on hand in bank 343,430.57
Agents' debit balances 313,008.67

Total ledger assets \$4,743,612.04
NON-LEDGER ASSETS.
Interest and rents due and accrued \$41,004.23
Market value of real estate and bonds and stocks over book value 1,280,700.52
All other assets 426,460.80

Gross assets \$6,505,716.68
Other unadmitted assets \$3,045.54
Special deposits to secure liabilities \$219,075.00

Total \$6,727,737.14
LIABILITIES.
Net amount of unpaid losses \$230,420.00
Total unearned premiums 2,655,214.31

Due for commissions and brokerage, salaries, rents, interests, bills, etc. 73,416.00
Returns and re-insurance premiums 54,620.00

Total liabilities \$3,153,688.91
Less liabilities secured by special deposits 60,040.92

Balance \$3,093,647.99
INCOME.
Premiums received during the year \$414,380.00
Interest, rents and dividends received during the year 201,360.08

Profits from sale of maturity of ledger assets over book value 9,612.00
Total income \$6,315,352.08

EXPENDITURES.
Losses paid during the year \$1,820,800.12
Dividends paid during the year 240,000.00
Commissions and salaries paid during the year 848,448.83

Rents paid during the year 11,550.25
Taxes paid during the year (including fees, etc., of insurance departments) 116,025.14
Loss on sales, or maturity of ledger assets 22,205.55

Am't of all other expenditures 288,030.11
Total expenditures \$3,385,162.10
D. W. C. SKILLION, President.
EDWARD MILLIGAN, Secretary.
Subscribed and sworn to before me this 8th day of February, 1903.
(Seal) EDWARD R. COOK, N. P.

OFFICIAL PUBLICATION.

ANNUAL STATEMENT OF THE Pennsylvania Fire Insurance Company of Philadelphia, in the State of Pennsylvania, on the 31st day of December, 1902, made to the Insurance Superintendent of the State of Illinois, pursuant to law:

CAPITAL.
Amount of capital stock paid up in cash \$400,000.00
LEDGER ASSETS.
Book value of real estate owned by the company \$28,454.25

Mortgage loans on real estate 727,010.00
Loans on collateral security 472,200.00
Book value of bonds and stocks 3,078,151.91
Cash on hand in bank 132,144.84

Agents' debit balances 433,122.53
Total ledger assets \$4,818,983.19
NON-LEDGER ASSETS.
Interest and rents due and accrued \$9,817.14

Market value of bonds and stocks over book value 142,167.00
Gross assets \$5,820,974.42
Deduct assets not admitted 18,254.29

Special deposits to secure liabilities 52,000.00
Total \$5,750,720.13
LIABILITIES.
Net amount of unpaid losses \$180,461.02

Total unearned premiums 2,147,708.86
Amount retained on perpetual policies 806,315.94
Total liabilities \$3,134,485.82

Less liabilities secured by special deposits 18,002.00
Balance \$3,116,483.82
INCOME.
Premiums received during the year \$2,492,000.10

Deposit premiums received on perpetual risks 39,278.27
Interest, rents and dividends received during the year 224,394.83

Profits from sale of maturity of ledger assets over book value 4,471.07
Amount received from all other sources 709.93
Total income \$2,761,430.30

EXPENDITURES.
Losses paid during the year \$1,880,528.82
Deposit premiums returned on perpetual risks 28,758.77

Dividends paid during the year 100,000.00
Commissions and salaries paid during the year 677,886.11
Taxes paid during the year (including fees, etc., of insurance departments) 62,913.84

Loss on sales, or maturity of ledger assets 23,457.50
Am't of all other expenditures 80,000.88
Total expenditures \$2,752,245.92
R. DALE BENSON, President.
W. GARDNER CROWELL, Secy.
Subscribed and sworn to before me this 19th day of January, 1903.
(Seal) THOS. J. HUNT, N. P.

OFFICIAL PUBLICATION.

ANNUAL STATEMENT OF THE Phoenix Insurance Company of Brooklyn, in the State of New York, on the 31st day of December, 1902, made to the Insurance Superintendent of the State of Illinois, pursuant to law:

CAPITAL.
Amount of capital stock paid up in cash \$1,000,000.00
LEDGER ASSETS.
Book value of real estate owned by the company \$61,404.20

Mortgage loans on real estate 61,900.00
Loans on collateral security 167,500.00
Book value of bonds and stocks 4,872,065.32

Cash on hand in bank 235,508.28
Agents' debit balances 620,006.63
Total ledger assets \$6,052,074.73

NON-LEDGER ASSETS.
Interest and rents due and accrued \$7,789.92
Market value of real estate and bonds and stocks over book value 698,100.28

Total ledger assets \$6,750,274.73
Deduct Assets Not Admitted 1,000.00
Special deposits to secure liabilities \$154,000.00

Total admitted assets \$6,595,274.73
LIABILITIES.
Net amount of unpaid losses \$329,502.05

Total unearned premiums 4,227,217.56
Due for commissions and brokerage, salaries, rents, interests, bills, etc. 10,897.00

Returns and re-insurance premiums 4,062.14
Total liabilities \$4,571,709.95
Less liabilities secured by special deposits 72,922.41

Balance \$4,498,847.54
INCOME.
Premiums received during the year \$5,020,137.02

Interest, rents and dividends received during the year 205,207.95
Profits from sale of maturity of ledger assets over book value 168,062.14
Total income \$5,393,407.11

EXPENDITURES.
Losses paid during the year \$3,238,708.23
Dividends paid during the year 100,000.00

OFFICIAL PUBLICATION.

ANNUAL STATEMENT OF THE Pelican Assurance Company of New York, in the State of New York, on the 31st day of December, 1902, made to the Insurance Superintendent of the State of Illinois, pursuant to law:

CAPITAL.
Amount of capital stock paid up in cash \$200,000.00
LEDGER ASSETS.
Book value of bonds and stocks \$285,723.01

Cash on hand and in bank 30,057.52
Agents' debit balances 35,059.29
Total ledger assets \$350,839.82

NON-LEDGER ASSETS.
Interest due and accrued 3,320.03
All other assets 14.05

Gross assets \$354,163.90
Deduct Assets Not Admitted 1,000.00
Deposits from book values 7,232.02

Other unadmitted assets 148.81
Total \$353,943.71
LIABILITIES.
Net amount of unpaid losses \$20,783.00

Total unearned premiums 148,085.74
Due for commissions and brokerage, salaries, rents, interests, bills, etc. 8,580.28

Returns and re-insurance premiums 9,641.83
Total liabilities \$186,090.85
INCOME.
Premiums \$240,561.88

Interest, rents and dividends received during the year 11,530.70
Total income \$252,092.58
EXPENDITURES.
Losses, net amount paid \$135,363.31

Commissions and salaries paid during the year 79,830.40
Taxes paid during the year (including fees, etc., of insurance departments) 5,280.31

Am't of all other expenditures 4,616.62
Total expenditures \$225,069.73
A. D. HYVING, President.
L. RAY, Secretary.
Subscribed and sworn to before me this 23rd day of January, 1903.
(Seal) GEO. O. RUGER, N. P.

OFFICIAL PUBLICATION.

ANNUAL STATEMENT OF THE Pacific Fire Insurance Company of New York, in the State of New York, on the 31st day of December, 1902, made to the Insurance Superintendent of the State of Illinois, pursuant to law:

CAPITAL.
Amount of capital stock paid up in cash \$200,000.00
LEDGER ASSETS.
Book value of real estate owned by the company 9,015.50

Mortgage loans on real estate 1,000,000.00
Loans on collateral security 200,000.00
Book value of bonds and stocks 2,834.84

Cash on hand in bank 12,349.20
Agents' debit balances 362,100.54
Total ledger assets \$1,383,465.04

NON-LEDGER ASSETS.
Interest and rents due and accrued 1,345.83
Market value of bonds and stocks over book value 7,325.00

All other assets 0.08
Gross assets \$1,392,135.95
Deduct Assets Not Admitted 1,000.00
Special deposits to secure liabilities 10,675.00

Total admitted assets \$1,380,460.95
LIABILITIES.
Net amount of unpaid losses \$81.07

Total unearned premiums 11,790.52
Due for commissions and brokerage, salaries, rents, interests, bills, etc. 4,587.39

Returns and re-insurance premiums 3,000.00
Total liabilities \$19,358.98
Total income \$30,141.10

EXPENDITURES.
Losses paid during the year \$20,000.00
Commissions and salaries paid during the year 12,020.00

Rents paid during the year 1,005.00
Taxes paid during the year (including fees, etc., of insurance departments) 907.26

Am't of all other expenditures 35,000.05
Total expenditures \$49,032.31
FRANK T. STINSON, President.
C. V. McNEILL, Secretary.
Subscribed and sworn to before me this 25th day of January, 1903.
(Seal) W. L. LINDVAY, Commissioner for N. Y.

WHO PAYS THE FARE?

Women's Argument Now Not Who shall, but Who shall Not.

Is woman becoming so stingy that she will not pay her neighbor's street car fare, as she has insisted on doing ever since the first old mule car started on its maiden trip? Everyone has seen women aboard a car arguing as to which had the right to hand the conductor two nickels.

"I'll pay it. I've got the change right here," one has insisted, as she delved deeply into her hand bag.

"No, I will pay it. Here's the right change. Oh, don't break that bill. Well, all right, go ahead, but, remember, I will pay it as we come back." All this, and more, would the other insist.

But occasionally one sees a different kind of argument nowadays. The other evening a boarding house matron and a brood of old maids boarded a North State street car at Huron street. Before the guardian and the covey were seated every woman of them had thrust her hand into her pocketbook.

"I'll pay it," said a tall and angular brunette. "How many are there? Six of us? Oh, my, I've only got a quarter! Little, will you lend me 5 cents?"

"No, I'll pay it," said a short and red-nosed blonde. "You paid the last time we were out together."

And so it went the round of the company. The conductor stood waiting for some one to decide to hand over the necessary 30 cents. The angular brunette didn't do it. The blonde didn't do it. The matron didn't do it. What each of the three did do was to chime out at the same time:

"Oh, it's Marie's time to pay." Marie, a sad-eyed, pale-lipped creature, with an indifferent air about her, rammed her hand into the cavernous inside of an old hand bag and drew out six nickels. Handed them to the conductor and then turned her back on her five companions. It would have been no puzzle for any passenger during the next five minutes of the ride to have found the girl that paid the fare. —Chicago Inter Ocean.

Still Able to Think.
No mistake is more common than that of looking upon a savage as a third-rate white man. In commenting upon this in "Unknown Mexico," Professor Lumholtz says that not only are the Indian's physique better developed and his senses better trained than the white man's, but his intellect and clearness of thought average also higher than those of the common people of Europe or America.

Professor Lumholtz recalls the reply a North American Indian once made on an occasion connected, as so many occasions have been, with a scheme of the whites to drive the tribe from its native heath. The representative white man tried to cajole the Indians in their own style of rhetoric.

My brothers," he said, "the Great

Father, the President of the United States, has heard how you have been wronged, and he said, 'I will send my red children an honest man to talk to them,' and he looked to the north, to the east, to the south and to the west, and he said, 'Here is an honest man,' and he sent me. So, my brothers, look at me. The winds of fifty-five years have blown over my head and silvered it with gray, and during that time I have never done wrong to any man. I am your friend, my red brothers, and as your friend I ask you to sign this treaty."

When he had finished, one of the chiefs rose and said, "My friends, look at me. The winds of more than fifty winters have blown over my head and silvered it with gray; but they have not blown my brains away." Then he sat down, and the council was over.

Would Be Glad to Pay.
Miss Frances—Don't you think there should be a tax on bachelors?

Mr. Muchlywed—I'd gladly pay for the privilege of being one.—Illustrated Bits.

The women are always looking for the ideal and impossible in husbands and dressmakers.

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Foxy Grandpa!

Including all the merry pictures contained in the two volumes, entitled "Adventures of Foxy Grandpa" and "Further Adventures of Foxy Grandpa."

Mr. Schultze said to me one day at lunch: "What do you think of a series of comic drawings dealing with a grandfather and his two grandsons?"

"Let the grandfather be the clever one of the trio. In most of the other cases the young folk have been smarter than the old people upon whom they played their jokes. Let's reverse it."

The next morning he came to my office with sketches for half a dozen series, and with the name "Foxy Grandpa" in his hand.

The success of the series in the New York Herald was instantaneous, for who has not heard of "Foxy Grandpa" and "Bunny"?

The jolly old gentleman, dear to grown people as well as children, might almost be called the Mr. Pickwick of comic pictures.

EDWARD MARSHALL.
To Grandfathers Who Are And To Those Who Are To Be, I Merely Dedicate This Book. "BUNNY."

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